UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

Toyota Motor Credit Corporation

In Re:

James Oates, Francine M. Oates

Debtor

Order Filed on January 15, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>15-12283 JKS</u>

Adv. No.:

Hearing Date: 10/25/2018 @ 11:00 a.m..

Judge: John K. Sherwood

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 15, 2019

Honorable John K. Sherwood United States Bankruptcy Court

(Page 2)

Debtor: James Oates, Francine M. Oates

Case No: 15-12283 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to vehicle 2010 Toyota Corolla, VIN: 1NXBU4EE2AZ330589, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Clifford B. Frish, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 20, 2018, the total payoff on the of the vehicle is \$3,397.43 with an interest at 1.9% and

It is further **ORDERED, ADJUDGED and DECREED** that the payoff amount of \$3,397.43 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or trustee payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Case 15-12283-JKS Doc 82 Filed 01/17/19 Entered 01/18/19 00:38:38 Desc Imaged Certificate of Notice Page 3 of 3

ted States Bankruptcy District of New Jersey

In re: James Oates Debtor Case No. 15-12283-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jan 15, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db +James Oates, 49 Watchung Avenue, West Orange, NJ 07052-6006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entitles were sent noted that system on January 15, 2019 at the address(es) listed below:

System on January 15, 2019 at the address(es) listed below:

WELLS FARGO BANK N.A. AS TRUSTEE FOR CARRINGTON

WELLS FARGO BANK N.A. AS TRUSTEE FOR CARRINGTON

The following persons/entitles were sent noted to be addressed by the following persons of the foll The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006- NC2 ASSET-BACKED PASS THROUGH CERTIFICATES cwohlrab@logs.com, njbankruptcynotifications@logs.com

Clifford B. Frish on behalf of Debtor James Oates yrodriguez@goldmanlaw.org,

cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify. bestcase.com

on behalf of Creditor Denise E. Carlon Toyota Motor Credit Corporation

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation

NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Kevin P. Diskin on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com

Marie-Ann Greenberg magecf@magtrustee.com

Mark Goldman on behalf of Debtor James Oates yrodriguez@goldmanlaw.org,

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corporation

NJ_ECF_Notices@McCalla.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation

rsolarz@kmllawgroup.com

TOTAL: 9